Amendments to the Claims:

This listing of claims will replace all prior versions and listings of claims in the application:

Listing of Claims:

Claims 1-16 (canceled).

17. (new) A primer which is a part of a multi-layer automotive paint coating, the primer comprising a polymeric vehicle which includes an aqueous dispersion of a polyester salt which dispersion is substantially free of emulsifier, wherein the polyester salt is a residue of a polyester having an acid value of from about 30 to about 50, a number average molecular weight of from about 1500 to about 2800 and a hydroxyl value of not more than about 90, the polyester salt providing a mean particle size in the aqueous dispersion of less than about 400 nm, the aqueous dispersion having less than about 5 weight percent organic solvent, with a ratio of resin solids to organic solvent from about 6:1 to about 20:1.

18. (new) The primer which is a part of a multi-layer automotive paint coating as recited in claim 17, wherein the multilayer paint coating has at least two layers inclusive of the primer and wherein the primer when part of the multilayer paint coating is effective for providing the multilayer paint coating with a two pint chip number rating of at least about 5 and a two pint chip size of at least about A.

19. (new) The primer which is a part of a multi-layer automotive paint coating as recited in claim 17, wherein the polyester includes -COOH groups which may be neutralized to form a water dispersible salt.

20. (new) The primer which is a part of a multi-layer

automotive paint coating as recited in claim 17, wherein the aqueous dispersion further includes a cross linker selected from the group consisting of an amino resin, an isocyanate compound and mixtures thereof.

21. (new) A primer which is a part of a multi-layer automotive paint coating, the primer comprising a polymeric vehicle which includes an aqueous dispersion formed by a process comprising:

forming a polyester having sufficient -COOH groups to provide the polyester with an acid value of from about 30 to about 50, a number average molecular weight of about 1500 to about 2800 and a hydroxyl number of from about 50 to about 90,

mixing the polyester in an organic hydrophilic solvent, wherein the polyester polymer has a solubility in the hydrophilic solvent of at least about 50 weight percent, and the organic hydrophilic solvent has a solubility in water of at least about 5 weight percent;

neutralizing at least about 30 percent of the ionizable groups of the polyester with an amount of neutralizer effective to form a solution of neutralized polymer salt;

mixing the solution of neutralized polyester salt with water to form a blend of water/organic solvent/neutralized polyester; and

stripping the organic from the blend of water/organic solvent/neutralized polyester blend at not more than about 65°C. to form a dispersion of neutralized polyester salt in water,

the dispersion being substantially free of emulsifier, a mean particle size of less than 400 nm and having a viscosity of less than about 10 poise at a temperature of about 25°C,

with a ratio of resin solids to organic solvent from about 6:1 to about 20:1, and

wherein the primer when part of the multilayer paint coating is effective for providing the multilayer paint coating

with a two pint chip number rating of at least about 5 and a two pint chip size of at least about A.

22. (new) The primer as recited in claims 21 wherein the neutralizer is selected from the group consisting of ammonia, triethanol amine, 2-amino-2-methyl-1-propanol, and dimethyl ethanol amine.

23. (new) The primer as recited in claim 21 wherein water is added to the solution of the neutralized polyester in an amount effective to provide an initial ratio of organic solvent to water of about 0.15 to about 0.45.

24. (new) The primer as recited in claims 21, 22 or 23 wherein organic solvent is removed without an inversion.

25. (new) A primer which is a part of a multi-layer automotive paint coating, the primer comprising a polymeric vehicle which includes an aqueous dispersion of a polyester salt which dispersion is substantially free of emulsifier and having less than about 5 weight percent organic solvent, with a ratio of resin solids to organic solvent from about 6:1 to about 20:1, wherein the polyester salt is the residue of a polyester having a number average molecular weight in the range of from about 1500 to about 2800 and a hydroxyl value of from about 90 to about 50, and an acid value of from about 40 to about 50, the polyester having
-COOH groups which are neutralizeable to form a water dispersible polyester salt.

26. (new) A primer which is part of a multi-layer paint coating as recited in claim 25 wherein the dispersion has a mean particle size of less than about 400 nm.

27. (new) A primer which is part of a multi-layer paint coating as recited in claims 25 or 26, wherein the aqueous dispersion further includes a cross-linker selected from the group consisting of an amino resin, an isocyanate compound and mixtures thereof.

28. (new) A multi-layer automobile paint coating comprising a primer which comprises a polymeric vehicle which includes an aqueous dispersion of a polyester salt, wherein the polyester salt is a residue of a polyester having carboxyl groups which provide the polyester with an acid value of from about 30 to about 50, a number average molecular weight of from about 1500 to about 2800 and a hydroxyl value of from about 90 to about 50, the polyester salt providing a mean particle size in the aqueous dispersion of less than about 400 nm, the aqueous dispersion having less than about 5 weight percent organic solvent, with a ratio of resin solids to organic solvent from about 6:1 to about 20:1 and substantially free of emulsifier, the multi-layer paint coating having a chip resistance with is superior to a chip resistance of a comparative multi-layer coating which is the same as the multi-layer coating, except that the comparative multi-layer coating includes a primer with a comparative polyester which comparative polyester has a lower molecular weight of the polyester and which is not a salt.

29. (new) A multi-layer automobile paint coating as recited in claim 28 wherein the aqueous dispersion further includes a cross linker selected from the group consisting of an amino resin, an isocyanate compound and mixtures thereof.

30. (new) A multi-layer automobile paint coating as recited in claim 28 wherein the multilayer paint coating has at least two layers inclusive of the primer and wherein the primer when part of the multilayer paint coating is effective for providing the

multilayer paint coating with a two pint chip number rating of at least about 5 and a two pint chip size of at least about A.

31. (new) A multi-layer paint coating comprising a primer which comprises a polymeric vehicle which includes an aqueous dispersion of a polyester salt, wherein the polyester salt is a residue of a polyester with an acid value of from about 30 to about 50, a number average molecular weight of from about 1500 to about 2800 and a hydroxyl value of from about 90 to about 50, the polyester salt providing a mean particle size in the aqueous dispersion of less than about 400 nm, the aqueous dispersion having less than about 2 weight percent organic solvent and substantially free of emulsifier, with a ratio of resin solids to organic solvent from about 6:1 to about 20:1, the multilayer paint coating having at least two layers inclusive of the primer and wherein the primer when part of the multilayer paint coating is effective for providing the multilayer paint coating with a two pint chip number rating of at least about 5 and a two pint chip size of at least about A.

32. (new) A multi-layer paint coating as recited in claim 31, wherein the polyester includes -COOH groups which may be neutralized to form a water dispersible salt.

33. (new) A multi-layer paint coating as recited in claims 31 or 32, wherein the aqueous dispersion further includes a cross linker selected from the group consisting of an amino resin, an isocyanate compound and mixtures thereof.

34. (new) A clear coat paint coating which includes at least two layers, one layer comprising a primer which comprises a polymeric vehicle which includes an aqueous dispersion, the aqueous dispersion comprising a polyester salt, wherein the polyester salt is a residue of a polyester having carboxyl groups

which provide the polyester with an acid value of from about 30 to about 50, a number average molecular weight of from about 1500 to about 2800 and a hydroxyl value of from about 90 to about 50, the polyester salt providing a mean particle size in the aqueous dispersion of less than about 400 nm, the aqueous dispersion having less than about 2 weight percent organic solvent, with a ratio of resin solids to organic solvent from about 6:1 to about 20:1, and substantially free of emulsifier, the multi-layer paint coating having a chip resistance with is superior to a chip resistance of a comparative multi-layer coating which is the same as the multi-layer coating, except that the comparative multi-layer coating includes a primer with a comparative polyester which comparative polyester has a lower molecular weight of the polyester and which is not a salt.

35. (new) A clear coat paint coating which includes at least two layers, one layer comprising a primer which comprises a polymeric vehicle which includes an aqueous dispersion of a polyester salt, wherein the polyester salt is a residue of a polyester with an acid value of from about 30 to about 50, a number average molecular weight of from about 1500 to about 2800 and a hydroxyl value of from about 90 to about 50, the polyester salt providing a mean particle size in the aqueous dispersion of less than about 400 nm, the aqueous dispersion having less than about 2 weight percent organic solvent, with a ratio of resin solids to organic solvent from about 6:1 to about 20:1, and substantially free of emulsifier, the multilayer paint coating having at least two layers inclusive of the primer and wherein the primer when part of the multilayer paint coating is effective for providing the multilayer paint coating with a two pint chip number rating of at least about 5 and a two pint chip size of at least about A.